

A.I.D. EVALUATION SUMMARY - PART I

DD APT-187 89520

1. BEFORE FILLING OUT THIS FORM, READ THE ATTACHED INSTRUCTIONS.
2. USE LETTER QUALITY TYPE, NOT 'DOT MATRIX' TYPE

IDENTIFICATION DATA

A. Reporting A.I.D. Unit: Mission or AID/W Office <u>RHUDO/NENA</u> (ES# _____)	B. Was Evaluation Scheduled in Current FY Annual Evaluation Plan? Yes <input type="checkbox"/> Slipped <input type="checkbox"/> Ad Hoc <input checked="" type="checkbox"/> Evaluation Plan Submission Date: FY _____	C. Evaluation Timing Interim <input type="checkbox"/> Final <input type="checkbox"/> Ex Post <input type="checkbox"/> Other <input type="checkbox"/>
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D. Activity or Activities Evaluated (List the following information for project(s) or program(s) evaluated; if not applicable, list title and date of the evaluation report.)

Project No.	Project /Program Title/Subprogram Title	First PROAG or Equivalent (FY)	Most Recent PACD (Mo/Yr)	Planned LOP Cost ('000)	Amount Obligated to Date ('000)
664-HG-004	Tunisia Low Cost Shelter Project. HG-004B2, Site and services and self construction program	April 30, '85		U.S. \$22 million of HG Loans and U.S. \$11.2 million equivalent Host Country.	

ACTIONS

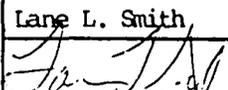
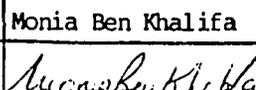
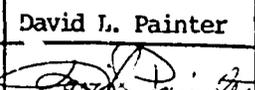
E. Action Decisions Approved By Mission or AID/W Office Director	Name of Officer Responsible for Action	Date Action to be Completed
Action(s) Required		

(Attach extra sheet if necessary)

APPROVALS

F. Date Of Mission Or AID/W Office Review Of Evaluation: _____ (Month) _____ (Day) _____ (Year)

G. Approvals of Evaluation Summary And Action Decisions:

Name (Typed)	Project/Program Officer	Representative of Borrower/Grantee	Evaluation Officer	Mission or AID/W Office Director
	Lane L. Smith		Monia Ben Khalifa	David J. Painter
Signature				
Date	3/9/94		3/8/94	3/15/94

ABSTRACT

H. Evaluation Abstract (Do not exceed the space provided)

The subprogram aims:

- To expand the availability of serviced housing sites which are affordable by that portion of the Tunisian population which is at or below the National Urban Median Income level, and to finance owner-built housing on these serviced sites.
- To increase the availability of mortgage credit for the purchase of serviced housing and for the construction of housing units by the target low-income beneficiaries population.

The project is being implemented by the A.F.H. (Agence Foncière d'Habitation) and is based on pre-financing by the Housing Bank.

This final evaluation was conducted by a RHUDO/NENA consultant on the basis of a review of project documents, a mortgage loan applications survey, and an appraisal of site and services sites by conducting interviews with households beneficiaries of the program.

The purpose was to check the validity of the use of the first mortgage loans: recipients and operations adequacy and the adequacy of the "site and services" formula with the real needs of the beneficiaries and the community.

The major conclusions are:

-Priority must be given to the beneficiaries positive perception of this method for solving their housing problems.

-Expectations for access to home-ownership is deeply rooted in the popular subconscious.

-The possibility to solve this problem by applying one's own methods and following one's own rhythm and within a solidarity network is a dimension of this perception.

From a technical point of view some recommendations were made in order to achieve a better integration of these areas and a higher degree of satisfaction among the recipients.

- Standards should be graded in order to avoid a sharp contrast.

- Pattern - plans should be avoided and replaced by a free and permanent assistance during the first year.

-One individual should not be allowed to buy more than one allotment unless for a non noxious activity.

COSTS

I. Evaluation Costs

1. Evaluation Team		Contract Number OR TDY Person Days	Contract Cost OR TDY Cost (U.S. \$)	Source of Funds
Name Rachid Taleb	Affiliation Urbanisme et Aménagement	FC No.940-1008 0-00-2097-00 (Amend.01)	\$3,519.00	RHUDO Program Budget
2. Mission/Office Professional Staff Person-Days (Estimate) <u>5</u>		3. Borrower/Grantee Professional Staff Person-Days (Estimate) <u>10</u>		

A.I.D. EVALUATION SUMMARY - PART II

SUMMARY

J. Summary of Evaluation Findings, Conclusions and Recommendations (Try not to exceed the three (3) pages provided)

Address the following items:

- Purpose of evaluation and methodology used
- Purpose of activity(ies) evaluated
- Findings and conclusions (relate to questions)
- Principal recommendations
- Lessons learned

Mission or Office:

RHUDO/NENA

Date This Summary Prepared:

2/16/1994

Title and Date Of Full Evaluation Report: Sites and Services and self-construction 664-HG-004B Program Assessment November 1992

1. Purpose of the activity:

The 24 millions HG-004B2 and sites and services subprogram aims at addressing the problems of the strain placed on the available and planned services land in Tunis and in a majority of the secondary cities around the country. This is mainly due to the rapid increase in the rate of urban population growth.

The subprogram goal is to encourage more rational development of urban land services and owner built housing units. This goal is being achieved through the following project purpose:

1. To expand the availability of serviced housing sites which are affordable by that portion of the Tunisian population which is at or below the National Urban Median Income level and to finance owner-built housing on these serviced sites.

2. To increase the availability of mortgage credit for the purchase of serviced housing sites and for the construction of housing units by the target low income beneficiary population.

The project is being carried out on the whole of the Tunisian territory and implemented by the Agence Foncière d'Habitation (AFH) which is responsible for site development and marketing, and the Housing Bank (BH) which is responsible for making loans to eligible beneficiaries for land purchase and housing construction. The program consists in the production of small allotments (100 to 120m²) by A.F.H. with a prefinancing from the B.H. These allotments should subsequently be granted to low-income beneficiaries, who have obtained a mortgage from B.H., which would enable them to self-build the core of an extendable housing unit.

2. Purpose of evaluation and methodology used:

This final evaluation which took place at the administrative closure of the program and at the release of the final spending, has two dimensions:

1. Checking the validity of the utilization of the first mortgage loans; recipients and operations adequacy.

2. Checking the adequacy of the "Site and Services" formula with the real needs of the beneficiaries and the community.

For this purpose, the methodology used is:

1. A survey of the applications for mortgages by an examination of the applications for mortgage and the guarantees file.

2. An appraisal of the five "Site and Services" sites selected for their representativeness by conducting interviews with household beneficiaries of the program.

3. Findings and conclusions:

- The Mortgage loan application survey revealed that the level of self financing is invariable and that it amounts up to 25% of the allocated credit. It is therefore possible to conclude that the beneficiaries eligibility is unquestionable and their physical existence is proved.

- The verification of the level of self financing in the second series of file checked, related to the loans awarded by B.H to beneficiaries eligible for extendable housing units, revealed that all projects for which credits were released are suburban extendable dwellings (which were almost exclusively built by la Société Nationale Immobilière de Tunisie (SNIT).

- The utilization of the first mortgage loans are valid and the recipients and the operations are adequate.

- We need to mention however that 8 households within the sample has an income level which is higher than the median income. In fact, these are social programs and the B.H. should not meet any difficulty in finding really eligible beneficiaries.

- The assessment of the environmental quality of the plot and the recipients perception as occupiers revealed that beneficiaries have a positive perception of this method for solving their housing problems.

- expectation for access to home ownership is deeply voted in the popular subconscious.

- the possibility to solve the housing problem by applying one's own methods and following one's own rhythm and within a solidarity network is a dimension of this perception.

4. Recommendations and lessons learned

From a technical point of view some recommendations were made in order to achieve a better integration of these areas and a higher degree of satisfaction among the recipients.

1. Standards should be graded in order to avoid a sharp contrast (La Marsa being particularly typical).

2. Pattern-plans should be avoided and replaced by a free and permanent assistance during the first year.

3. One individual should not be allowed to buy more than one allotment unless for a non noxious activity (clothing or other).

4. Street width should be reduced and the possibility to use consoles for wires and public lighting instead of poles should be examined to gather with the Tunisian Agency for Electricity and Gas (STEG).

5. The cost of water and electricity meters should be included in the price of the allotment in order to prevent the household from the incapacity to be connected because of a lack of resources.

6. The number of pedestrian streets should be increased for this would improve air circulation in the built environment at a modest cost.

7. More flexible solutions and more varied financing solutions should be envisaged. For instance, if the beneficiaries are known beforehand, the possibility to have them participate in the laying out of the services should be considered. This would reduce allotment cost.

ATTACHMENTS

K. Attachments (List attachments submitted with this Evaluation Summary; always attach copy of full evaluation report, even if one was submitted earlier; attach studies, surveys, etc., from "on-going" evaluation, if relevant to the evaluation report.)

Copy of the final evaluation report of the Site and Services and Self-Construction 664-HG-004B Program Assessment.

COMMENTS

L. Comments By Mission, AID/W Office and Borrower/Grantee On Full Report

US AID - TUNIS
RHUDO

XD-ABI-187-A
87322

**SITE AND SERVICES AND SELF-CONSTRUCTION
664 HG004B PROGRAMME**

ASSESSMENT

november 1992

prepared by :

URBANISME ET AMENAGEMENT - Rachid TALEB Town Planner/Architect
19 rue des Mimosas - 2080 ARIANA - tel : 700 679

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REPORT

**SITE AND SERVICES AND SELF-CONSTRUCTION 664 HG00B
PROGRAMME**

ASSESSMENT

November 1992

URBANISME ET AMENAGEMENT -
Rachid TALEB Town Planner/Architect
19 rue des Mimosas - 2080 ARIANA - Tel: 700 679

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**SITE AND SERVICES AND SELF-
CONSTRUCTION HG 00 4 B PROGRAMME
ASSESSMENT**

CONTENTS

INTRODUCTION

1. Mortgage Loans Applications Survey
2. 'Site and Services' Sites Appraisal
 - 2.1 - Bir Ali Ben Khalifa Site
 - 2.2 - Jammel Site
 - 2.3 - Fouchana Site
 - 2.4 - La Nouvelle Medina Site
 - 2.5 - La Marsa Site
3. Conclusion and Recommendations

INTRODUCTION

A "site and services" programme has been carried out on the whole of the Tunisian territory by the Tunisian government - with USAID financial assistance - within the housing policy implementation programme. This programme consists in the production of small allotments (100 to 120 m²) by AFH (Agence Fonciere de l'Habitat) and is based on pre-financing by la Banque de l'Habitat . These allotments should subsequently be granted to low income beneficiaries who have obtained a mortgage from BH, which would enable them to self-build the core of an extendable housing unit.

Initially the programme included the production of 6,500 allotments. The implementation of the programme was hindered by a number of problems (sewerage, land problems and land mobilisation) to the extent that a reduction of the programme was decided in 1990. A second amendment (May 1991) opened the programme to private developers and to Local Authorities and simultaneously eased eligibility and repayment conditions (reduction of level of self-financing from 20 to 10%, extension of repayment period from 15 to 20 years, increase of required median income). On the basis of the findings of the 1990-1991 national enquiry on household budgets and on the basis of the first appraisal of the programme the implementation Letter Agreement No 7 stipulated the following:

- Urban median income fixed at 324 Dinars.
- Mortgage Loans ranging from 2,500 DT to 3,900 DT for a total cost (housing unit and allotment) up to 4,300 DT.
- The 25 m² limit is withdrawn while the concept of extendable housing unit is introduced.

All these measures notwithstanding, only 3,966 mortgages were released on 31/12/1992, which represented a global budget allocation of 10.3 million Dinars, i.e. 61% of the potential loans included in the housing programme agreement (covenant).

Therefore a joint decision was taken to justify the final outlay by appropriate spending from current projects financed by BH to benefit the same target population.

New lands designed for 'site and services' are now becoming available to AFH. Thus AFH, envisages to resume the project with the cooperation of la Banque de l'Habitat. The new sites are the following:

- | | |
|---------------------------|-------------|
| - Mourouj 2 bis | : 150 plots |
| - Tajerouine | : 80 |
| - Gaafour | : 80 |
| - Mnihla | : 250 |
| - El Boukri (Sidi Thabet) | : 250 |
| - Grombalia | : 150 |
| - Bouargoub | : 130 |
| - Ghardimaou | : 200 |
| - Chebba | : 50 |
| - Sers (extension) | : 48 |

The total number of new plots is therefore 1,288, which corresponds to a total expenditure of 5,356,000 Dinars (on the basis of 16 Dinars per transferable m2, and a construction mortgage loan of 2,200 Dinars per beneficiary).

This appraisal, which takes place at the administrative closure of the programme and at the release of the final spending, has two dimensions:

1- Checking the validity of the utilisation of the first mortgage loans: recipients and operations adequacy.

2- Checking the adequacy of the 'site and services' formula with the real needs of the beneficiaries and the community.

For this purpose, the hereinunder note will present a survey of the applications for mortgages and an appraisal of the five 'site and services' sites selected for their representativeness.

1- Mortgage Loans Applications Survey

The preliminary survey of the 3,966 beneficiaries of 'site and services' plots shows the following:

- The number of mortgages per project granted ranges from 9 to 492.

- Six major project categories appear:

1/ from 9 to 42 mortgages (four projects)

2/ from 56 to 105 mortgages (seven " ")

3/ from 114 to 148 mortgages (six " ")

4/ from 172 to 229 mortgages (six projects)

5/ from 253 to 300 mortgages (three " ")

6/ 492 mortgages (one " ").

Therefore the applications sampling was proportional to the number of mortgages granted per project. Hence, for the first category one application per plot was considered, two applications per plot for the second category, three for the third category, four for the fourth category, five for the fifth and finally six applications for the last category.

In total 81 applications were considered, which represents an exhaustive sample with respect to the projects and really representative of the applications.

Each application contained the following documents:

1- Application for a Mortgage

- Borrower Sheet
- Survey Sheet
- Xerox of the Identity Card
- Application for a mortgage
- Pay Certificate
- Certificate of non-Home-Ownership
- Birth Certificate
- Income tax Return
- Building Permit
- Building Society Contract/Plan
- Work Certificate
- Address Liability/Certificate

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- Credit Release Form.

2- Guarantees File

- Borrower Sheet
- Survey Sheet
- Note of Hand
- Address Liability/Certificate
- Loan on Mortgage Contract
- Sales Agreement
- Assignment of Salary
- Additional Expenditure Invoice

All the files examined containing all these documents as well as III archives, although not computerised, are of easy access.

The study of these files was followed by a verification of the level of self-financing in ten files selected randomly. The enquiry revealed that the level of self-financing is invariable and that it amounts up to 25% of the allocated credit. It is therefore possible to conclude that the beneficiaries' eligibility is unquestionable and their physical existence is proved.

**H G 00 4 B PROGRAMME - SITE AND SERVICES
RETURN OF SURVEYED MORTGAGE APPLICATIONS**

Code and Agency	application number	Name and surname	occupation	credit grant date	credit amount	declared monthly Income	Amount of Monthly Instalments	Application Remark Name of Housing Estate
110 Jemmel	108840408	Ben Henda Mokhtar	Worker	21/08/89	2 664	100	25	Completed application Feth (Jemmel) LOT
	108840579	Henda Hamadi	labourer	19/08/89	2 593	100	25	" " " "
	100 000 521	Alaya Khaled	"	05/04/91	2 630	108	25	" " " "
131 Bir Ali	100 000 615	E. Khalifa Monji	"	6/11/89	2 622	83	25	" " " " Bir Ali (el Feth)
131 Jebensana	10 000 10 55	Tnigui Selah	Farmer	1/2/91	2 349	82	23	" " " " el Feth (Jebensana)
131 Hencha	10 88 37 959	Chaouech Amor	Builder	27/2/88	2 472	82	23	" " " " (Hencha)
131 Bir Ali	10 88 38 043	E. Ahmed Romdhane	labourer	27/2/88	2 594	80	25	" " " " (Bir Ali)
140 Bour Arada	10 88 17 925	Oueslati Mejjid	Driver	9/2/88	2 349	114	22	" " " " Bour Arada
	10 88 172 08	Hemunani Nourddine	Worker	9/2/88	2 327	118	22	" " " "

140 Gaefour	100 000 665	Barkati Latifa	Secretary	21/11/90	2 320	83	22	Completed application Gaefour LOT
	10 88 183 87	Gharbi Fethi	Coopérateur	20/10/88	2 335	110	22	
	10 88 183 32	Harouani Abdelmajid	Civil servant	20/10/88	2 300	215	22	
	100 000 512	Ouestati Ridha	Farmer	7/8/90	2 349	108	22	
150 Bouficha	100 000 2152	Mhedhbi Nejia	Labourer	20/8/90	3 120	116	30	" " " Bouficha
	100 000 2031	Zaair Ali	officer	22/2/90	2 900	194	28	" " "

150 En Fidha	100 000 451	Hichri Jitani	Labourer	27/9/89	2 684	108	26	Completed application En Fidha LOT
	10 000 2382	Hassen Habib	Store Keeper	5/10/89	2 820	174	27	
	100 000 174	Riatu Mohamed	Worker	27/7/89	2 771	143	27	
	100 000 572	Bourallegre Mahfoudi	Shoemaker	20/11/89	3 074	236	30	
160 Jelma	108 82 1353	Khachmasou Mohamed	Coordonier	29/7/88	3 109	100	30	" " " Jelma
160 Meknassy	100 000 401	Tahri Fethi	Labourer	16/08/89	2 252	92	24	El Fakh Meknassy LOT
	100000003	Sekhri Hedi	Labourer	25/01/91	2 452	75	24	" " " "
	100 000 339	Tahri Ferid	Worker	20/10/89	2 418	33	24	" " " "

175 Ibn Rachik	10 000 1374	Ben Hnie Amor	Worker	5/09/89	2 432	87	24	" " " Ibn Rachik
	10 000 1863	Ben Fadhlia Amri	"	11/5/90	2 474	100	24	" " " "
	100 000 459	B. Belgaçem Romdhane	"	7/03/89	2 640	100	25	" " " "
	1000000 17	Mejri Janula	"	30/10/90	2 560	100	25	Husband's intervention in repsyment
175 Jebel Lahmar	10 00 1846	Amri Tahar	Lobourer	23/03/90	2522	100	24	Completed application Jebel Lahmar LOT
	108 800 909	Majordi Abdelaziz	"	24/01/89	3 223	100	31	" " " "
	108 700 939	Houzelhi Beys	"	27/04/87	2 656	90	27	" " "
	10 87 01552	Hemmami Habiba	"	7/5/87	2 233	133	22	with husband's intervention

440 Mourroj II Bis	10 000 3409	Ben Mohamed Ali	"	2/11/90	2 640	116	25	" " " Mourroj II Bis
	10 000 1158	Ouerghai Mohamed	"	23/11/90	2 692	116	26	" " " "
	10 000 20 25	Fouki Hassen	"	12/10/90	2 849	100	27	" " " "
	10 000 5101	Hensia Zare	"	12/02/91	3 004	115	29	" " " "
440 Mourroj II Bis	10 000 56 82	B Abdallah M'Barek	"	19/07/91	2692	108	26	" " " Mourroj II Bis
	10 000 1496	Klibi Youssef	"	12/01/90	2640	100	26	" " " "
440 Fouchena	10839884	Saadani Ali	Worker	23/01/89	2 704	102	26	" " " Fouchena
	108 205 43	Chouchen Abderrami	Labourer	4/01/88	2752	100	26	" " " Fouchena
	10 8807954	Ferchichi Ali	"	30/6/88	2675	75	26	" " " "
	1000000 16	Nsir Brehim	"	27/02/89	2855	200	27	" " " "
	100 000 584	Harbaoui Tchar	"	12/01/90	2560	140	25	" " " "

440 Nouvelle Madina	100 000 134	Tabri Ferid	Worker	28/8/87	2176	130	22	" " " Nouvelle Madina
	10 000 613	Ganzouli Djénéf	Retired	17/1/90	2 203	75	21	" " " "
020 Meuzel Bouegrèche	100 000 391	Laebidi Hassan	Worker	31/03/89	2474	100		" " " Dans Cité el Feth.
	10 000 2149	Orani Amara	Army Officer	12/06/91	2406	177	24	" " " "
	10 000 20 92	Bejaoui Youssaf	Driver	27/05/91	2584	237	25	" " " Guezara
	10 882842	Ajjabi Hamadi	Retired	09/11/88	2520	83	24	" " " Jelle
050 Jebeli	100 000 371	Hennadi Habrourka	Worker	11/02/90	2205	75	21	" " " Jebeli
	108055818	Sidi Sidha	Accountant	20/10/88	2358	132	123	" " " "
050 Ghar Djinaor	10 000 1322	Absi Mohamed	Worker	28/5/90	2432	133	24	" " " Ghar Djinaor
	100 000 134	Boughdini Hassane	Labourer	10/03/89	2 920	100	28	" " " "
	10 000 1029	Fkiri Amara	Worker	9/11/90	2408	83	23	" " " "
	10 000 1444	Sidi Madim	"	28/5/90	2416	116	24	" " " "

060 Hajeb Layoun	100012222	Hertni Neji	Labourer	22/07/88	2592	100	25	completed application Hajeb Layoun LOT
.	100 000 558	Mhamdi Manoubia	"	10/12/90	2592	100	25	" " " "
	10 000 3131	Louati Mustapha	Worker	10/5/90	2536	100	24	" " " "
	10 000 299	Soltani Romdhan	"	31/5/90	2560	83	35	" " " "
	10 000 1547	Abdelsoufi Brahim	Labourer	14/2/90	2579	83	25	" " " " Bouhajle
	100 000 697	Ramdhani Hedi	Worker	02/11/89	3252	178	23	" " " " Bouhajle
	100 000 865	Rishi Mohamed		22/11/89	2445	162	24	" " " " Bouhajle
	100 023 584	Shili Hassen	Farmer	14/02/90	2708	100	26	" " " " Haifouz
	100 003 357	M'Barki Faouzi	Artisan	10/05/90	2447	83	24	" " " "

060 Haïfous	108 811 595	Jouani Boujenâs	Driver	01/04/83	2608	100	26	"	"
	108 813 059	Akerni Mohamed	Labourer	04/10/83	2723	100	24	"	"
	108 812 540	Tammouni Boudhans	Artisan			100	24	"	"
	108 813 628	Meskirî Seghaier	Worker	6-2-89	2492	100	24	"	"
070 Kasserine	100 001 120	Ferchouch Hédi	Worker	25/5/90	2455	95	24	"	" Saadine (Kasserine)
	100 001 468	Mansouri Hammadi	"	28/5/90	2566	100	25	"	"
	100 004 760	Guerzelli Dirifa	Labourer	15/11/91	2675	100	26	"	"
	108 823 946	Rnili Latifa	Worker	20/10/83	2541	100	25	"	"
	100 003 139	Mimi Abdellah	Driver	8/05/91	2584	100	25	"	"

070 Sbeitla	100 002 565	Makhloufi Ammar	Labourer	25/10/90	2809	120	27	" " " Sbeitla cité el feth
	100 000 602	Dheouadi Belgecem	Worker	14/2/90	2702	100	26	" " " "
	100 000 736	Fridhi Henda	Worker	14/2/90	2928	83	29	" " " "
	100 004 696	Tarohia Halima	Labourer	28/9/91	2609	100	26	" " " "
080 Tajeroutine	108 833 416	Bouhannu Nourddine	Labourer	16/8/88	2703	75	26	" " " Tajeroutine
	10 000 432	Haidi Med Hesser	"	19/7/91	2598	100	25	" " " "
	100 00 386	Aloui Hassen	Bulder	9/11/90	2524	100	24	" " " essera cité Parka
172 Marsa	100 000 111	Laabidi Béchir	Labourer	21/6/91	2280	100	22	" " Marsa cité el Habib
	108 703 466	Mahmoudi Selma	Labourer	12/11/87	2240	75	22	" " " "

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HG 004 B PROGRAMME
VERIFICATION OF SELF-FINANCING LEVEL

Localisation Agency	Application Number	Credit Amount (Dinars)	Self-Financing (Dinars)	%
070	10.000 2565	2.809	703	25
070	100000 602	2.702	675	25
080	108833416	2.703	675	25
131	108838043	2.594	648	25
440	108703288	2.176	544	25
160	100000 134	2.418	605	25
020	1088 28 420	2520	630	25
172	100000111	2280	570	25
140	13818387	2335	583	25
05	10 000 1322	2432	608	25

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The second series of files checked is relative to the loans awarded by BH to beneficiaries eligible for extendable housing units, instead of 'site and services' plots. 1,000 loans, allocated among 24 agencies, were involved in this substitution. Random sampling was carried out proportionately to the number of recipients per agency.

The FOPROLOS loans files included the following documents:

- Borrower Sheet
- Survey Sheet
- FOPROLOS Eligibility Certificate
- Undertaking to sell
- Buyer's Sheet
- Keys Remittal Certificate
- Order of Payment
- Address Liability/certificate
- Salary Certificate
- Application for a loan release
- Income tax return
- Redemption Table
- Detailed account for the award of FPLS loan
- Xerox of identity card

The guarantees file includes the same documents as those required for 'site and services' mentioned above.

55 files were checked thoroughly. The findings appear in the enclosed table '*FPLS Social Dwellings-Mortgage Loans, List of surveyed files*'.

The analysis of the Borrower and Survey Sheets of the 10 files randomly sampled allowed the verification of the level of self-financing. The analysis revealed that the actual amount was in all cases greater than the required level of self-financing. The main characteristics are shown in the enclosed table.

All the projects for which credits were released are suburban extendable dwellings, which were almost exclusively built by SNIT (see last column of table). Programme adequacy is thus in conformity with Implementation Letter Agreement No 7.

There is, however, one aspect worth mentioning, that is the household income level which is, for 8 households within the sample, higher than the median income of 324 Dinars. Since these are social programmes, BH should not meet any difficulty in finding really eligible beneficiaries, according to the terms of the programme.

**FPLS SOCIAL DWELLINGS MORTGAGE COANS
LIST OF SURVEYED FILES**

Code and Agency	File Number	Name and surname	credit Award date	credit Amount	Construction cost	declared Monthly Income	Monthly Instalments Amount	File constitution Remarks lot Name
140 Siliana	140.130 00 64.0	Ouertani Faouzia	03/09/90	9.060	12.960	328 + 218 <hr/> 546	105	Completed file Gsafour LOT
440 Ben Arous	440.130 000 75.4	Ben Haazi Salah	20/09/90	8775	12 910	235	101	15 years repayment period Mourouzi II
	440 05 000588.1	Ezzidi Ali	13/06/90	7517	9800	290	52	20 years " " Fouchant
151 Souase 2	151.130 00022.6	Zaghbeni Samir	30/10/90	7133	10 550	607	101	Recipient Works in Iteli En rich
	151 050 00320.7	Chehoudi Kamel	01/05/91	10.225	11.400	201	62	25 years " " "
	151 0500 316.4	Jemli Salah	04/03/91	8.943	10.900	145	55	" " " " "
	151 05000 413.6	Guemmech Salem	22/05/91	9.791	10.900	145	60	" " " " "
	151 05000 425.8	Drand Soud	07/08/91	9.000	11.000	146	55	" " " " "
	151 05000 743.8	Sazzi Rekaya	19/12/91	10.889	12.500	202	73	" " " Erriadh City
110 Monsastir	110.05000 178.4	Ben Hamida Salah	09/01/91	9.349	10.400	291	97	11 years " " Jemmel
	110.05000 239.2	Mesri Mohamed	19/08/91	11.445	12.750	172	71	" " " " "

21

131 Sfax 2	131 05000 435.6	Fathalla Mohamed Habib	09/08/91	8836	10.900	237	87	" " " Sfax Thyna Jadida City
	131 05000 607.5	Harrebi Meftah	24/01/91	9832	11.950	264	60	" " " " " "
	131 05000 671.5	Assel Mohamed	26/06/91	10.393	11.950	388	66	" " " " " "
	131 05000 728.1	youessi Moncef	03/10/91	10.787	12.300	286	66	" " " " " "
	131 05000 750.5	Naceur Wahida	11/12/91	11.320	12.900	131	70	" " " " " "
30 Kef	08 00500 1161	Areibi Youssef	15/01/91	8.996	11.750	195	56	" " " " Sskiat S.Youssef
	080 05000 1894	Rahal Moncef	18/12/91	10.418	13.000	233	77	" " " " Kef cité Ibn Khaldoun
010 Béja	010 05000 3827	Saïdi Ahmed	01/02/91	8.657	12.063	350	54	FPLS eligibility missing " Béja
130 Sfax 1	130 05000 0471	Trichella Habrouka	01/02/91	8220	10.900	188	51	completed File " Agyalab
	130 05000 0331	Zisdi Habib	26/02/91	10.243	12.500	179	67	" " " " Kerkenah
	130 05000 0652	Ayadi Salous	22/03/91	10.715	12.500	209	67	" " " " Kerkenah
	130 05000 0709	Sarsar Mohamed	19/04/91	11.250	12.500	219	70	" " " " "
	130 05000 1806	Hsbiri Merdis	21/12/91	11.113	12.500	176	69	" " " " Sfax cité Thyna Jadida

Code and Agency	application number	Name and surname	credit grant date	credit amount	Construction cost	declared monthly Income	Amount of Monthly Instalments	Application Remsrk Name of Housing Estate
090 Mahdia	0900 5000 0994	Majdoub Ameur	07/02/91	9.489	11.900	234	82	Completed file Mahdia LOT
172 AV.de londre (Tunis)	172 05000 826	Selmi Ali	18/02/91	11.014	12.600	185	68	" " El Ouerdia
	172 130001 684	Ben Brahim Ali	03/05/91	8.497	12.600	238	98	" " El Mourouj III
	172 05000 2272	Aysdi Mohamed Naceur	29/07/91	11.690	13.000	180	79	" " El Ouerdia
	172 05000 2622	Yahis Hassouna	02/10/91	10.822	13.000	180	67	" " El Ouerdia
030 Gabes	130 05000 2821	El Adel Amor Mohamed	19/04/91	8.719	10.900	257	54	" " Gabes
	03 05000 2788	Ghafferi Lassaéd	19/09/91	8.489	10.900	197	53	" " "
160 Sidi Bouaid	160 05000 0674	Bouhouch Fetid	09/09/91	11.000	12.350	170	68	" " Sidi Bouaid cité Brahmia
	160 05000 0839	Bouazizi Mohamed Naceur	24/09/91	9978	12.200	245	61	" " " "
06 Kairouan	060 05000 2185	Hajji Khalifa	19/09/91	8184	10.400	227	51	" " Kairouan
	060 5000 2688	Randhani Houcine	25/10/91	11.500	12.900	209	74	" " Bouhija
	060 5000 2811	Atey Abdelhamid	06/11/91	11.000	12.900	325	68	" " "

Be

070 Kessgerine	070 05000 0402	Mbarki Youssef	19/04/91	8706	10.300	196	54	" "	Thala cité Mhiri
	070 05000 1803	Yousfi Khediri	23/10/91	1062	11.800	345	66	" "	Sbeitla cité El Feth
	0700 5000 1380	Berhoumi Abderrazak	21/12/91	10.539	12.350	316	64	" "	" "
100 Mednine	100 05000 0749	Krisri Belgacem	15/07/91	11 538	13 000	205	72	" "	Mednine cité Ennour
	100 05000 0888	Zergin Saïd	01/08/91	10 781	12.700	245	70	" "	" "
	100 05000 1100	Mahdi Ammar	18/10/91	11 191	12.500	302	70	" "	" "
050 Jendouba	050 050 000 181	Bezgui Lechar	8/08/91	8855	12.100	231	62	" "	Bouzaïem cité Kheysma
	050 050 000 116	Abdi Mohsen	27/08/91	9060	11.950	443	63	" "	" "
180 Zaghouan	180 05000 0930	Belezger Ali	8/08/91	9688	10.816	185	60	" "	Biv M'charge
	180 05000 0974	Ben Settala Khalifa	13/9/91	9728	10.816	196	60	" "	" "
171 9 Aïnail	171 05000 0284	Lahmar Fethi	5/12/91	9626	13.000	242	59	" "	El Ouertia
500 Tatsouine	500 05000 009	Tliha Amor	03/10/91	11 019	12 450	407	71	" "	Tatsouine
441 Khechnadar	441 050000 559	Horchani Abdelkader	12/11/91	10 200	11 511	152	63	" "	Oued Ellil

Code and Agency	File Number	Name and surname	credit Award date	credit Amount	Construction cost	declared Monthly Income	Monthly Inetelments Amount	File constitution Remarks lot Name
190 Tozeur	190 050000 101	M'chebbi Kawther	12/12/91	11 598	12 960	314	72	Completed file Tozeur cité chebbi Bizerte
020 Bizerte	020 05000 2165	Lebidi Berkana	12/3/91	9 606	12 900	323	67	" " Menzel Jamil (SMIT)
	020 05000 3262	Maslaoui Mohamed	19/07/91	10.967	12.300	310	69	" " Guengla (Sejnan)
	020 05000 4646	Rishi Ammar	10/10/91	11 503	12 800	179	71	" " "
120 Nsbeul	120 05000 0637	Malek Mohamed Majib	18/12/90	9945	12 240	147	61	" " Bir Bouregba
175 Succrsale (Tunis)	175 110025 248	Oueslati Sabah	21/01/91	8058	13 000	362	111	Intervention : city Avicenne 9 years (Ouerdis)

**HG 004 B PROGRAMME-EXTENDABLE DWELLINGS
VERIFICATION OF SELF-FINANCING AMOUNT**

DISTRICT	FILE NUMBER	CREDIT AMOUNT	SELF-FINANCING		
			Achieved Amount	Required Amount	%
440	130 000 754	7.517	2.283	1.960	30,4
010	050 003 827	8.657	3.606		41,7
151	050 003 207	10.225	1.175	1.140	11,5
131	050 007 505	11.320	1.380	1.270	12,2
441	05 000 559	11.970	1.351	1.322	11,3
500	050 000 097	11.019	1.431	1.245	13
171	050 000 284	9.626	3.374	2.600	35
172	050 000 826	11.014	1.586	1.260	14,5
060	05 002 811	11.000	1.847	1.290	17
130	050 000 471	8.220	2.630	1.090	32,6

2

2- Appraisal of 'Site and Services' Sites

The scope of the appraisal of 'site and services' sites was to assess the environmental quality of the plot and the recipients' perception as occupiers. For this purpose, five sites were selected among the first completed:

- Bir Ali Ben Khalifa
- Jammel
- Fouchana
- Medina Jedida
- La Marsa

In each site surveyed, the physical characteristics of the project were recorded (number of allotments, services, network condition, plots size, environment, existence of shops, facilities and crafts, urban integration). Thereafter, an inquiry on such issues as living conditions, appropriation mode, quality of building and buyers' motivations and complaints was carried out among some recipients, randomly sampled among the checked files.

2.1- Bir Ali Ben Khalifa Site

The site comprises 102 plots which surface ranges from 91 to 151 m². There is no sewerage public network, there are cesspools in the houses. Drinking water and electric power are available in all the allotments. Public lighting is being installed. The roads are 5.50m wide with single-layer asphaltting. The pavements are not

paved, paving being the task of each dweller. The majority of the allotments have 4m wide pedestrian streets.

There is only one food shop in the whole site. A number of facilities are forecast in the vicinity: a youth center, a grammar school, a primary school, a police station, a health center and a play school as well as a variety of shops. A weekly 'suk' is held on Tuesdays at a near distance. The district is therefore well integrated in spite of the lack of parking areas (plots with pedestrian streets) and the absence of a square which was designed but never completed. In addition, the 'site and services' site is located on land liable to flooding because of the wadi/oued nearby.

The recent building is, in general, in good condition. Only one dwelling has a first floor. Building is generally with stone, on an elevation ranging from 30 to 100 centimetres should the oued flood.

The households interviewed are the following:

- Mohamed Bel Akri Ben Romdhane
- Romdhane Ben Ahmed

The former bought the plot from a previous buyer. In the building process he encroached upon the public space (60cm). His household comprises 8 persons: the father is unemployed and two daughters work in Sfax (60 km away)

with a monthly salary of 120 Dinars each. The construction is in stone while the walls are in bricks. The bathroom and W.C. are separate from the main construction (rural tradition). Satisfied with his formula the recipient wished an assistance which would have spared him the problem of alignment, which is a cause of trouble with the administration. The only possible extension of his dwelling is a flat extension.

The head of the second household is a labourer whose income varies between 120 and 150 Dinars per worked month. The surface of the allotment (No 55) is 145 m² and it has been occupied since 1989. The dwelling was built by a builder with the help of the head of household. Construction is with stone while partitions are concrete-block. The floor is hard-packed surface. 62m² are built and bathroom and W.C. are also in the yard. The recipient does not envisage an extension in the short run (lack of resources).

The household is composed of three persons. So far the recipient has received 130 Dinars only and has paid only three 17 Dinars monthly instalments.

For the two households a pattern-plan was provided. The construction designed on the pattern-plan was composed of 2 18 m² bedrooms, one 9 m² bedroom, a kitchen, a bathroom and a central hall. The whole of the construction was to cover 65 m² with the option of a

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first 25 m² section. None of the houses visited was built in conformity with the pattern plan.

2.2. Jammel Site (El Feth lot)

Jammel site contains 170 allotments which surface ranges between 100 and 168 m². Services are fully laid out. However, we noticed that the housing units are not all connected to the water supply and electricity networks. These are in good condition, OMAS checking sewerage on a regular basis. The main street is 12 m wide and a number of allotments are served by 4.0 m (maximum) pedestrian streets floored with tuff. Paving is the dwellers' responsibility. Permanent building sites give the site a shabby appearance.

There are four groceries, one hamam, a bakery and a primary school.

In spite of the availability of these services the inhabitants feel isolated and remote from the town center especially because of the lack of leisure areas (playing fields and cafes).

Three households were interviewed:

- Alaya Hedi
- Chaouch Radhia
- Ben Henda Mokhtar

The first head of household - a labourer - earns an average monthly income of 90 Dinars and should repay 25

Dinars a month. He has been regularly repaying for 15 years. He built his house alone with the help of some neighbours. The building of a balcony in the first floor (street front) was prohibited.

Built surface is about 80 m² for a household composed of 7 persons. Flooring is hard-pack surface; the partitions are not plastered, 70% of the woodwork are installed and the dwelling is supplied with water and electric power. Average size of rooms is 16 m². A first floor is envisaged depending on resources availability: The stairs are already built.

The head of household is generally satisfied with his predicament, even though the level of credit repayment seems too high.

The head of the second household, Chaouch Radhia, is a widow living with her two children, her father and mother and with her brothers and sisters. In total 16 persons are living in the same house. Declared monthly income is 80 Dinars of which 17 Dinars are used for loan repayment. She has been living in her house since 1988. The house was gradually built by her father. Family solidarity enabled its acquisition by selling all their belongings. The dwelling is on the ground floor and its surface is 70 m². Floorings are hard-pack surface; neither walls nor partitions are plastered. There is no woodwork inside. There is no electricity either. Average surface of rooms

is 16 m². The building is in bricks and the structure is in beam-posts.

Sewerage is in good operation thanks to adequate maintenance. A first floor is envisaged.

They have in mind to build the WC and the kitchen under the new stairs in order to gain an extra room. The household seems satisfied with the 'site and services' solution, since otherwise it would have been impossible to have a new house.

The head of the third household is Ben Henda Mokhtar, a worker, declaring a monthly income of 1000 Dinars of which he is repaying 25 Dinars per month. His household comprises four persons. He built his household alone with the help of his brother. The monthly savings from the salary are the only resources available.

The house was built in accordance with the pattern-plan provided by the ministry of Public Works. The dwelling has a 40 cm base. There is no wall covering and flooring is hard-pack surface. Only 50% of the woodwork have been installed and neither water nor electricity are supplied. External building is in 12 holes hollow bricks and the structure is in beam-posts.

There is only a ground floor covering a 60 m² surface out of a 100 m² total allotment surface. Average room surface is 14m².

No extension is envisaged in the near future for lack of finance. The household is satisfied with this alternative as a ready-built dwelling would have caused distrust.

2.3 - Fouchana Site

El Amel 'site and services' project in Fouchana includes 298 allotments. All the services were laid out. The streets are 4 - 5 metres wide, with single-layered asphaltting; however, they are neither supplied with pavements nor gutters. Water stagnation is noticed after rainfalls.

The surface of the allotments ranges between 110-160 m². The district has a semi-rural character because of its location on the outskirts of the village of Fouchana.

7 groceries, a bookshop and a bakery are available. However, there is only one food store built on one of the 'site and services' allotments (larger corner allotment). Fouchana high-school is 200 metres far from the scheme. There was provision for a green area in the (1,200m²), but it has not been completed as yet. Furthermore, a number of allotments are not built in superstructure. The buyers have completed the foundations with the first part of the loan and had to stop further construction because of lack of resources.

Three households were interviewed:

- Saadani Ali
- Amor Ben Boubaker
- Faleh Mahmoud

Saadani Ali's household took possession of the allotment during the summer 1986. Both the father and the mother are employed and have a monthly income of 260 Dinars, of which 26 Dinars per month are allocated for mortgage repayment. The dwelling was built by a builder.

The household is composed of 5 persons. There are 3 12 m² rooms (on average). The house is built on a 50 cm base and its surface is about 60 m². The walls are covered and painted. The floor is tiled and the house is supplied with water and electricity. A first floor is envisaged in the near future. The household is satisfied with this operation even though there is no primary school and no green area in the neighbourhood. In addition, there were complaints about the existence of building sites. The household would have rather repaid higher instalments on a shorter period.

The head of the second household is Amor Ben Boubaker, a labourer, declaring a monthly income of 50 Dinars while he should repay 30 Dinars per month.

This household was previously settled in Makthar. 1.5 hectares of land and 50 yews were sold in order to build

the house in Fouchana. The surface of the allotment is 160 m² and is one of the largest in the scheme. The house was built by a builder. The surface of the ground floor is 100 m², and the same surface is built on the first floor, for a three person household. This obviously reveals hoarding since the two floors are separate. Flooring and wall covering have been completed and both houses are supplied with water and electricity.

The household is more satisfied with this scheme which meets very specific needs than with a ready-built option, which would have proved more costly as well. However, complaints were expressed on the lack of a health center, a hammam and a bus service.

The head of the third household is Faleh Mahmoud, a labourer, declaring a monthly income of 120 Dinars of which 27 Dinars per month are utilised for loan repayment.

The surface of the completed dwelling is 60 m² and there are 3 rooms, a kitchen and a bathroom built in the ground floor for a 6 person household.

Finishing was completed correctly; Wall covering and flooring were completed, and the house is supplied with water and electricity. No extension is envisaged, and were it not for a lack of resources this household would have preferred the option of a ready-built dwelling.

2.4 - The Nouvelle Medina Site (Ben Arous)

The Nouvelle Medina site, called Sidi Mesbah site, comprises 61 ' site and services' plots.

All the services are laid out. The allotments are served by 4.5 to 5 meters wide streets with single-layer asphaltting and without any pavements. There is a wide discrepancy in allotment size: from 80 to 200 m². The site may have been converted from a previous use. This scheme is integrated to a new site at a 500 meter distance from existing urbanisation.

There is only one grocery; a primary school is adjoining it while the high school is 300 meters away.

Building is usually in good condition with both ground floor and ground floor + first floor constructions. The constructions are aligned. A pattern plan was supplied to the beneficiaries but to no avail.

Two households were interviewed:

- Huid Jeljli, allotment No 24
- Frej Chaabane, allotment No 42

The first household took possession of the allotment in 1986. The head of household is a worker in cement works with a monthly income of 220 Dinars, of which 24 Dinars are allocated for repaying his monthly instalments to BH. Another 96 Dinars per month are allocated for the repayment of a second loan awarded by the employer. The dwelling was built in two years by the owner. There was,

however, a problem during the initial foundations work and they had to be rebuilt by a professional builder.

The recipient lived in a 'gurbi' (shacks) located on the very allotment. It was alleged that the 'gouvernorat' of Ben Arous was to grant it free but the recipients not only had to pay for the allotment (1,000 Dinars roughly) but for services improvement.

Wall coverings and flooring have been completed. 3 bedrooms and all the facilities are available. It is built on a 1.00 meter elevation. The owner is totally satisfied with this option since it represents a radical change from his previous situation.

The head of the second household, Frej Chaabane, is a 62 year old unemployed. A 80 m² allotment was occupied by this household in 1988. The mother is a casual worker earning 20-30 Dinars a month. One of the daughters is apprentice in the clothing industry and is earning 40 Dinars a month. The house was built in its major part with the neighbours' help. Walls are covered and flooring is available. Building is in bricks and the structure is beam-post. The house is composed of 3 12 m² rooms and it is built on a 40 cm elevation.

A first floor extension is envisaged when resources are available because of obvious lack of space for this 12 person household. The stairs are already built.

Here, the present situation represents an improvement compared to the previous. Repayment is not yet envisaged.

2.5 - La Marsa Site

La Marsa site, so-called cite El Habib, contains 115 lots. All the services are laid out. Average street width is 6.0 m and streets are in good condition. Some of the secondary streets are covered with single-layer asphaltting. The allotments surface ranges from 70 to 110 m². The gradient of the allotment avoids rain water stagnation.

5 food stores and 2 hairdressers are available and a market is being built. 50 meters farther there are a primary school and a mosque. The district is very clean. It is adjoining 'cite El-Kahil' and 'cite SIMPAR', both of a much higher standard.

2 households were interviewed:

- Boutriaa Abdallah (lot No 62)
- Mahmoudi Selma (Lot No 99).

The first household has a monthly income of 170 Dinars. The head of household is a labourer who had to sell the family jewels and some belongings when he was to take possession of the allotment in 1988. A builder built the house. Foundations work is poor since we noticed dampness due to capillarity. The level of the water table must also have something to do with this problem. Wall

covering and flooring have been completed and woodwork is entirely installed.

70 m² in total are available for a 7 person household. Stairs to the roof are going to be built in order to hang out the washing. All in all this household is satisfied with the scheme although they are unable to reimburse in the short run.

The head of the second household is Mahmoudi Selma, a labourer, declares a monthly income of 75 Dinars. She pawned family jewels in order to build the house. In 1988, an application was made within the slum clearance project (degourbification).

The household is composed of 8 persons and total built surface is 60 m² (2 rooms, kitchen, bathroom). Flooring, wall covering and woodwork are of good standard. The house is built on a 40 cm elevation and seems to be salubrious.

Despite a general feeling of satisfaction this household, were it possible, would have opted for a ready-built suburban dwelling.

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3. Conclusion and Recommendations

A number of interesting conclusions can be drawn from the survey of the above-mentioned samples of 'site and services' sites with respect to the possibility to pursue this operation.

First and foremost, priority must be given to the beneficiaries' positive perception of this method for solving their housing problems. Expectations for access to home-ownership is deeply rooted in the popular subconscious. On the other hand, the possibility to solve this problem by applying one's own methods and following one's own rhythm and within a solidarity network is a dimension of this perception.

From a technical point of view some recommendations must be made in order to achieve a better integration of these areas and a higher degree of satisfaction among the recipients:

- 1- Standards should be graded in order to avoid a sharp contrast (La Marsa being particularly typical).
- 2- Pattern-plans should be avoided and replaced by a free and permanent assistance during the first year.
- 3- One individual should not be allowed to buy more than one allotment unless for a non noxious activity (clothing or other).

4- Street width should be reduced and the possibility to use consols for wires and public lighting instead of poles should be examined together with STEG.

5- The cost of water and electricity meters should be included in the price of the allotment in order to prevent the household from the incapacity to be connected because of a lack of resources.

6- The number of pedestrian streets should be increased for this would improve air circulation in the built environment at a modest cost.

7- More flexible solutions and more varied financing solutions should be envisaged. For instance, if the beneficiaries are known beforehand, the possibility to have them participate in the laying out of services should be considered. This would reduce allotment cost.

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